

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Neal Marks  
Reesa F Marks  
Debtor(s)

Case No. 15 B 13262

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/14/2015.
- 2) The plan was confirmed on 07/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/05/2016.
- 5) The case was Converted on 02/08/2016.
- 6) Number of months from filing to last payment: 6.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |            |
|--|------------|
| Total paid by or on behalf of the debtor | \$2,400.00 |
| Less amount refunded to debtor           | \$0.00     |

**NET RECEIPTS:** **\$2,400.00**

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$1,619.09 |
| Court Costs                           | \$0.00     |
| Trustee Expenses & Compensation       | \$80.00    |
| Other                                 | \$0.00     |

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,699.09**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

| Creditor Name                    | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|----------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ACL Laboratories                 | Unsecured | 102.60          | NA             | NA            | 0.00           | 0.00      |
| Aegis Sciences Corporation       | Unsecured | 64.51           | NA             | NA            | 0.00           | 0.00      |
| American InfoSource LP as Agent  | Unsecured | 0.00            | 2,540.09       | 2,540.09      | 0.00           | 0.00      |
| American InfoSource LP as Agent  | Unsecured | 1,191.00        | 1,322.19       | 1,322.19      | 0.00           | 0.00      |
| American InfoSource LP as Agent  | Unsecured | 926.00          | 925.58         | 925.58        | 0.00           | 0.00      |
| American InfoSource LP as Agent  | Unsecured | 516.00          | 515.62         | 515.62        | 0.00           | 0.00      |
| Aspen                            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Associated Laboratory Physicians | Unsecured | 16.00           | NA             | NA            | 0.00           | 0.00      |
| Associated St James Radiologists | Unsecured | 82.00           | NA             | NA            | 0.00           | 0.00      |
| Becket & Lee                     | Unsecured | 292.00          | 292.08         | 292.08        | 0.00           | 0.00      |
| Capital One                      | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Capital One                      | Unsecured | 626.00          | NA             | NA            | 0.00           | 0.00      |
| Capital One                      | Unsecured | 479.00          | NA             | NA            | 0.00           | 0.00      |
| Capital One Auto Finan           | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Capital ONE BANK USA NA          | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Capital ONE BANK USA NA          | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Capital ONE BANK USA NA          | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Carson Smithfield                | Unsecured | 792.00          | NA             | NA            | 0.00           | 0.00      |
| Cavalry SPV I LLC                | Unsecured | 581.00          | 580.91         | 580.91        | 0.00           | 0.00      |
| Cavalry SPV I LLC                | Unsecured | 472.00          | 471.75         | 471.75        | 0.00           | 0.00      |
| Central Credit Services          | Unsecured | 1,085.83        | NA             | NA            | 0.00           | 0.00      |
| Cerastes                         | Unsecured | 1,024.00        | 1,024.49       | 1,024.49      | 0.00           | 0.00      |
| Chase Mtg                        | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Check N Go                       | Unsecured | 2,100.00        | 3,675.00       | 3,675.00      | 0.00           | 0.00      |
| Chicago Sports Orthopedics       | Unsecured | 190.85          | NA             | NA            | 0.00           | 0.00      |
| Commonwealth Financial           | Unsecured | 843.00          | NA             | NA            | 0.00           | 0.00      |
| Commonwealth Financial           | Unsecured | 154.00          | NA             | NA            | 0.00           | 0.00      |
| Cook County Treasurer            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Credit One Bank Na               | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Echelon Recovery Inc             | Unsecured | 570.90          | NA             | NA            | 0.00           | 0.00      |
| Falls Collection Service         | Unsecured | 93.00           | 26.57          | 26.57         | 0.00           | 0.00      |

| <b>Scheduled Creditors:</b>       |           |                 |                |               |                |           |
|-----------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Creditor Name                     | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
| Falls Collection Service          | Unsecured | 61.69           | 66.48          | 66.48         | 0.00           | 0.00      |
| Field Surgical Associates         | Unsecured | 547.72          | NA             | NA            | 0.00           | 0.00      |
| Fingerhut                         | Unsecured | 639.88          | NA             | NA            | 0.00           | 0.00      |
| First Financial Asset Management  | Unsecured | 1,024.49        | NA             | NA            | 0.00           | 0.00      |
| First Premier Bank                | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| First Premier Bank                | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| First Premier Bank                | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Gupta MD                          | Unsecured | 10.00           | NA             | NA            | 0.00           | 0.00      |
| Harris & Harris Ltd               | Unsecured | 11,897.00       | NA             | NA            | 0.00           | 0.00      |
| Harris & Harris Ltd               | Unsecured | 1,015.00        | NA             | NA            | 0.00           | 0.00      |
| Harvey Anesthesiologists SC       | Unsecured | 624.00          | NA             | NA            | 0.00           | 0.00      |
| Home Owner S                      | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Hsbc Auto                         | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Hsbc Bank                         | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Illinois Collection Se            | Unsecured | 10,267.00       | NA             | NA            | 0.00           | 0.00      |
| Illinois Collection Se            | Unsecured | 436.00          | NA             | NA            | 0.00           | 0.00      |
| Illinois Collection Se            | Unsecured | 135.00          | NA             | NA            | 0.00           | 0.00      |
| Illinois Collection Se            | Unsecured | 60.00           | NA             | NA            | 0.00           | 0.00      |
| J.B. Robinson Jewelers            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Jacqueline Marks                  | Priority  | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Lvnv Funding Llc                  | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Mcsi Inc                          | Unsecured | 250.00          | NA             | NA            | 0.00           | 0.00      |
| Medical Recovery Specialists, Inc | Unsecured | 267.20          | NA             | NA            | 0.00           | 0.00      |
| Merrick Bank                      | Unsecured | 792.00          | 792.04         | 792.04        | 0.00           | 0.00      |
| Midamericas Cardiovascular        | Unsecured | 11.74           | NA             | NA            | 0.00           | 0.00      |
| Midland Funding                   | Unsecured | 2,985.00        | NA             | NA            | 0.00           | 0.00      |
| Midwest Emergency Associates      | Unsecured | 843.00          | NA             | NA            | 0.00           | 0.00      |
| Midwest Neoped Associates         | Unsecured | 350.00          | NA             | NA            | 0.00           | 0.00      |
| Miramedrg                         | Unsecured | 150.00          | NA             | NA            | 0.00           | 0.00      |
| Miramedrg                         | Unsecured | 105.00          | NA             | NA            | 0.00           | 0.00      |
| N J Amin                          | Unsecured | 180.00          | NA             | NA            | 0.00           | 0.00      |
| Orchard Bank                      | Unsecured | 5.00            | NA             | NA            | 0.00           | 0.00      |
| Portfolio Recovery Associates     | Unsecured | 1,279.00        | 1,278.99       | 1,278.99      | 0.00           | 0.00      |
| Portfolio Recovery Associates     | Unsecured | 676.00          | 675.84         | 675.84        | 0.00           | 0.00      |
| Quantum3 Group                    | Unsecured | 521.00          | 521.33         | 521.33        | 0.00           | 0.00      |
| Radiology Imaging Consultants     | Unsecured | 133.00          | NA             | NA            | 0.00           | 0.00      |
| Regional Acceptance Corp          | Secured   | 6,300.00        | 25,145.64      | 6,300.00      | 642.00         | 58.91     |
| Regional Acceptance Corp          | Unsecured | NA              | 18,845.64      | 18,845.64     | 0.00           | 0.00      |
| Rodale                            | Unsecured | 36.00           | NA             | NA            | 0.00           | 0.00      |
| Santander Consumer USA            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Southwest Laboratory Physicians   | Unsecured | 243.30          | NA             | NA            | 0.00           | 0.00      |
| Suburban Emergency Phys Group     | Unsecured | 185.00          | NA             | NA            | 0.00           | 0.00      |
| Sunrise Credit Services           | Unsecured | 579.41          | NA             | NA            | 0.00           | 0.00      |
| Take Care Health                  | Unsecured | 89.00           | NA             | NA            | 0.00           | 0.00      |
| TD Bank USA/Target Credit         | Unsecured | 1,951.00        | NA             | NA            | 0.00           | 0.00      |
| Vascular Surgery & Noninvasive    | Unsecured | 25.22           | NA             | NA            | 0.00           | 0.00      |
| Vision Fin                        | Unsecured | 408.00          | NA             | NA            | 0.00           | 0.00      |
| Webbnk/fhut                       | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Webbnk/fhut                       | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Wells Fargo Hm Mortgage           | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |

| <b>Summary of Disbursements to Creditors:</b> |                          |                           |                          |
|---|--------------------------|---------------------------|--------------------------|
|   | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Interest<br/>Paid</u> |
| <b>Secured Payments:</b>                      |                          |                           |                          |
| Mortgage Ongoing                              | \$0.00                   | \$0.00                    | \$0.00                   |
| Mortgage Arrearage                            | \$0.00                   | \$0.00                    | \$0.00                   |
| Debt Secured by Vehicle                       | \$6,300.00               | \$642.00                  | \$58.91                  |
| All Other Secured                             | \$0.00                   | \$0.00                    | \$0.00                   |
| <b>TOTAL SECURED:</b>                         | <b>\$6,300.00</b>        | <b>\$642.00</b>           | <b>\$58.91</b>           |
| <b>Priority Unsecured Payments:</b>           |                          |                           |                          |
| Domestic Support Arrearage                    | \$0.00                   | \$0.00                    | \$0.00                   |
| Domestic Support Ongoing                      | \$0.00                   | \$0.00                    | \$0.00                   |
| All Other Priority                            | \$0.00                   | \$0.00                    | \$0.00                   |
| <b>TOTAL PRIORITY:</b>                        | <b>\$0.00</b>            | <b>\$0.00</b>             | <b>\$0.00</b>            |
| <b>GENERAL UNSECURED PAYMENTS:</b>            | <b>\$33,554.60</b>       | <b>\$0.00</b>             | <b>\$0.00</b>            |

|                              |                   |                          |
|------------------------------|-------------------|--------------------------|
| <b>Disbursements:</b>        |                   |                          |
| Expenses of Administration   | <u>\$1,699.09</u> |                          |
| Disbursements to Creditors   | <u>\$700.91</u>   |                          |
| <b>TOTAL DISBURSEMENTS :</b> |                   | <b><u>\$2,400.00</u></b> |

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/14/2016

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.